

b18
02/09

United States Bankruptcy Court
Southern District of California
Jacob Weinberger U.S. Courthouse
325 West F Street
San Diego, CA 92101-6991

Telephone: 619-557-5620
Website: www.casb.uscourts.gov
Hours: 9:00am-4:00pm Monday-Friday

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years,
including married, maiden, trade, and address):

Joseph John Sweeney

5640 Del Cerro Blvd.
San Diego, CA 92120

Social Security No.: xxx-xx-8929

Debtor: No Known Aliases

Case number: 09-06331-JM7

Chapter: 7

Judge James W. Meyers

Cynthia Sweeney

5640 Del Cerro Blvd.
San Diego, CA 92120

Social Security No.: xxx-xx-9889

Joint Debtor: No Known Aliases

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 8/12/09

By order of the court:

Barry K. Lander
Clerk of the Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

B18 (Official Form 18) (12/07) – Cont.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0974-3
Case: 09-06331User: admin
Form ID: bl8Page 1 of 2
Total Noticed: 47

Date Rcvd: Aug 13, 2009

The following entities were noticed by first class mail on Aug 15, 2009.

db/jdb +Joseph John Sweeney, Cynthia Sweeney, 5640 Del Cerro Blvd., San Diego, CA 92120-4512
 aty +Thomas M. Lockhart, Lockhart and Britton, 7777 Alvarado Road, Suite 422,
 La Mesa, CA 91942-8289
 tr +Leslie T. Gladstone, 5785 La Jolla Blvd., Ste. A, La Jolla, CA 92037-7346
 smg +Div. of Labor Standards Enforcement, 7575 Metropolitan Drive, Suite 210,
 San Diego, CA 92108-4424
 smg +Dun & Bradstreet, Attn: Public Records, Maryanne Bachert, 899 Eaton Ave.,
 Bethlehem, PA 18025-0025
 smg +Employment Develop. Dept., State of CA, Bankruptcy Unit - MIC 92E, P.O. Box 826880,
 Sacramento, CA 94280-0001
 smg +State Board of Equalization, P.O. Box 942879, Sacramento, CA 94279-0001
 11844178 +AT&T, Payment Center, Sacramento, CA 95887-0001
 11844175 +Advanta Bank, PO Box 8088, Philadelphia, PA 19101-8088
 11844177 +Anesthesia Medical Group, PO Box 85004, San Diego, CA 92186-5004
 11844179 +Atascadero Water, 5005 El Camino Real, Atascadero, CA 93422-3347
 11844180 +Bank of America, PO Box 15726, Wilmington, DE 19886-5726
 11844181 +Cal Submeter, 5858 Mt. Alifan Dr. #110, San Diego, CA 92111-2730
 11844182 +California Business Bureau, 1711 S. Mountain, Monrovia, CA 91016-4256
 11844183 +Central Mortgage Company, 801 John Barrow #1, Little Rock, AR 72205-6511
 11844185 +Chase Mortgage Corp., 3415 Vision Drive, Columbus, OH 43219-6009
 11844186 Citibank, PO Box 6406, The Lakes, NV 88901-6407
 11844187 +Collectcorp, 455 N. 3rd St. #260, Phoenix, AZ 85004-0630
 11844188 +Creditor Interchange, PO Box 1335, Buffalo, NY 14240-1335
 11844189 +Direct Loans Servicing Center, U.S. Department of Education, PO Box 5609,
 Greenville, TX 75403-5609
 11844190 +Early Advantage, PO Box 4063, Monroe, CT 06468-4063
 11844191 First Franklin, PO Box 853, San Diego, CA 92139
 11844192 +Home Depot, PO Box 6028, The Lakes, NV 88901-6028
 11844193 +Horning, Duane S., California Business Law Group, 750 B Street #1620,
 San Diego, CA 92101-8131
 11844194 +IndyMac Bank, PO Box 78826, Phoenix, AZ 85062-8826
 11844195 +Lessi, Brenda, 4095 Bonita Rd. #118, Bonita, CA 91902-1304
 11844197 +Morton, Dave, 9200 Pino Solo, Atascadero, CA 93422-5552
 11844198 +Protea, 3262 Holiday Ct. #100, La Jolla, CA 92037-1811
 11844199 +RCR Capital, PO Box 140065, Nashville, TN 37214-0065
 11844200 +Rodriguez, David, 1450 Frazee Rd. #310, San Diego, CA 92108-4340
 11844201 +San Diego Storage, 4595 Mission Bay Dr., San Diego, CA 92109-4920
 11844202 +Scripps Memorial Hospital, PO Box 50392, Los Angeles, CA 90074-0392
 11844203 +Sears, PO Box 6936, The Lakes, NV 88901-6936
 11844204 +Sheridan, Carol, c/o California Business Law Gr, 750 B Street #1620,
 San Diego, CA 92101-8131
 11844206 Terrace Green, 9204 Parkway Dr. #9, La Mesa, CA 91942
 11844207 +Toyota Financial Service, PO Box 60114, City Of Industry, CA 91716-0114
 11844208 +Travellers, One Tower Square, Hartford, CT 06183-0002
 11844209 +UCSD Medical Center, PO Box 55663, Los Angeles, CA 90074-5663
 11844210 +Zamishh, Rhonda, 4095 Bonita Rd. #118, Bonita, CA 91902-1304

The following entities were noticed by electronic transmission on Aug 14, 2009.

tr +EDI: QLTGLADSTONE.COM Aug 14 2009 05:21:00 Leslie T. Gladstone,
 5785 La Jolla Blvd., Ste. A, La Jolla, CA 92037-7346
 smg +EDI: CALTAX.COM Aug 14 2009 05:21:00 Franchise Tax Board, Attn: Bankruptcy,
 P.O. Box 2952, Sacramento, CA 95812-2952
 smg E-mail/Text: ustp.region15@usdoj.gov Office of the U.S. Trustee,
 402 West Broadway, Ste. 600, San Diego, CA 92101-8511
 ust E-mail/Text: ustp.region15@usdoj.gov United States Trustee,
 Office of the U.S. Trustee, 402 West Broadway, Suite 600, San Diego, CA 92101-8511
 11844175 +E-mail/Text: DL-EBN@advanta.com Advanta Bank, PO Box 8088,
 Philadelphia, PA 19101-8088
 11844176 +EDI: AMEREXPR.COM Aug 14 2009 05:18:00 American Express, PO Box 0001,
 Los Angeles, CA 90096-8000
 11844180 +EDI: BANKAMER2.COM Aug 14 2009 05:18:00 Bank of America, PO Box 15726,
 Wilmington, DE 19886-5726
 11844184 +EDI: CHASE.COM Aug 14 2009 05:21:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 11844186 +EDI: CITICORP.COM Aug 14 2009 05:18:00 Citibank, PO Box 6406, The Lakes, NV 88901-6407
 11844196 +EDI: TSYS2.COM Aug 14 2009 05:18:00 Macy's, PO Box 6938, The Lakes, NV 88901-6938
 11853280 +EDI: RECOVERYCORP.COM Aug 14 2009 05:19:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 11844203 +EDI: SEARS.COM Aug 14 2009 05:18:00 Sears, PO Box 6936, The Lakes, NV 88901-6936
 11844205 +EDI: WTRRNANK.COM Aug 14 2009 05:18:00 Target, Retailers Nat'l Bank, PO Box 59317,
 Minneapolis, MN 55459-0317

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

ust United States Trustee Office

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0974-3
Case: 09-06331

User: admin
Form ID: b18

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Total Noticed: 47

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.